

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-13841-KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Wendy A. Labonak  
128 Chesterfield Crosswicks Road  
Chesterfield, NJ 08515

Social Security No.:

xxx-xx-1134

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on February 26, 2019 and a confirmation hearing on such Plan has been scheduled for May 8, 2019.

The debtor filed a Modified Plan on May 7, 2019 and a confirmation hearing on the Modified Plan is scheduled for July 19, 2019 at 10:00am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: May 10, 2019

JAN: pbf

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Wendy A. Labonak  
 Debtor

Case No. 19-13841-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: May 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2019.

db  
 518048404 ++Wendy A. Labonak, 128 Chesterfield Crosswicks Road, Chesterfield, NJ 08515-9663  
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)  
 518048406 +Bayview Loan Servicing, c/o RAS Citron, 130 Clinton Road, Suite 202,  
 Fairfield, NJ 07004-2927  
 518213831 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 518048409 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
 518051487 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 518048414 +PSE&G, PO Box 1444, New Brunswick, NJ 08903-1444

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 11 2019 00:02:55 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 11 2019 00:02:50 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518078034 E-mail/Text: ally@ebn.phinsolutions.com May 11 2019 00:01:48 Ally Capital, PO Box 130424,  
 Roseville MN 55113-0004  
 518078018 E-mail/Text: ally@ebn.phinsolutions.com May 11 2019 00:01:48 Ally Financial,  
 PO Box 130424, Roseville MN 55113-0004  
 518048402 +E-mail/Text: ally@ebn.phinsolutions.com May 11 2019 00:01:48 Ally Financial,  
 P.O. Box 380901, Minneapolis, MN 55438-0901  
 518048405 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 11 2019 00:03:23  
 Bayview Loan Servicing, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1837  
 518231321 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 11 2019 00:03:23  
 Bayview Loan Servicing, LLC, 4425 Ponce deLeon Blvd, 5th Floor,  
 Coral Gables, FL 33146-1837  
 518048407 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 10 2019 23:59:42 Capital One,  
 PO Box 30281, Salt Lake City, UT 84130-0281  
 518048408 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 10 2019 23:59:16 Capital One Bank,  
 PO Box 30281, Salt Lake City, UT 84130-0281  
 518125668 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 11 2019 00:10:09  
 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 518048410 E-mail/Text: bankruptcy@glslc.com May 11 2019 00:01:41 Global Lending Service,  
 1200 Brookfield Blvd, Greenville, SC 29607  
 518165632 E-mail/Text: bankruptcy@glslc.com May 11 2019 00:01:41 Global Lending Services LLC,  
 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603  
 518048411 +E-mail/Text: bncnotices@becket-lee.com May 11 2019 00:01:53 Kohls/Capital One,  
 PO Box 3115, Milwaukee, WI 53201-3115  
 518077987 E-mail/PDF: resurgentbknofications@resurgent.com May 10 2019 23:59:25 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 518077990 E-mail/Text: bkr@cardworks.com May 11 2019 00:01:35 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 518221273 +E-mail/Text: bankruptcydpt@mcmcg.com May 11 2019 00:02:49 Midland Funding LLC,  
 Po Box 2011, Warren MI 48090-2011  
 518048412 +E-mail/Text: bankruptcy@onlineis.com May 11 2019 00:03:28 Online Collections, PO Box 1489,  
 Winterville, NC 28590-1489  
 518165182 E-mail/Text: peritus@ebn.phinsolutions.com May 11 2019 00:04:07  
 PERITUS PORTFOLIO SERVICES II WOLLEMI, PO BOX 141419, IRVING, TX 75014-1419  
 518048413 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 10 2019 23:59:47  
 Portfolio Recovery Associates, 120 Corporate Blvd. Ste 100, Norfolk, VA 23502  
 518223204 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 11 2019 00:22:29  
 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067,  
 Norfolk VA 23541  
 518231507 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 10 2019 23:59:48  
 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541  
 518139753 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com May 11 2019 00:03:09 Premier Bankcard, Llc,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 518208804 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 11 2019 00:10:43 Verizon,  
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 518048416 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 11 2019 00:01:37  
 Verizon Wireless, National Recovery Operations, PO Box 26055, Minneapolis, MN 55426-0055  
 TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518048403\* +Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901  
 518048415 ##+Trident Asset Management, 53 Perimeter Center East, Atlanta, GA 30346-2230

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 186

Page 2 of 2  
Total Noticed: 31

Date Rcvd: May 10, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 12, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com  
Andrew B. Finberg on behalf of Debtor Wendy A. Labonak andy@sjbankruptcylaw.com, abfecf@gmail.com;finbergar39848@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor Global Lending Services, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francis T. Tarlecki on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company Njecfmail@mw-c-law.com, ftarlecki.kashlaw@gmail.com  
Kevin Gordon McDonald on behalf of Creditor Global Lending Services, LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7